

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF NORTH CAROLINA
Charlotte Division

IN RE:

Margie Glenn Smith

Chapter 13

CASE NO: 10-32537

SSN#: XXX-XX-9697

NOTICE TO DEBTOR TO RESUME DIRECT MORTGAGE PAYMENTS

Notice is hereby given that the Chapter 13 Trustee in the above-referenced Chapter 13 bankruptcy case disbursed the **final** conduit mortgage payment required under the terms of the confirmed plan to the real property creditor(s) identified below.

Real Property Creditor Name: SOVEREIGN BANK

Mailing Address Used for Final Disbursement: SOVEREIGN BANK
601 PENN ST
READING, PA 19601

Amount of Final Monthly Conduit Mortgage Payment: \$491.06

Date of Distribution of Final Conduit Mortgage Payment: August 31, 2015

Notice is further given that, subject to the ruling of the Court on the Trustee's Notice of Completion of Mortgage Arrearage Cure Payments and Motion to Deem Mortgage Loan Account Current, the debtor(s) should now resume making the regular mortgage payments (including escrow, if appropriate) **directly** to the real property creditor, beginning with the **October 2015 payment**.

Dated: September 18, 2015

Warren L. Tadlock
Chapter 13 Trustee

CERTIFICATE OF SERVICE

The parties whose names and addresses are listed below were served by United States first class mail, postage prepaid on September 18, 2015.

L. Wilkins-Austin
Office of the Chapter 13 Trustee

Margie Glenn Smith, 705 N Marietta St, Gastonia, NC 28052-7346